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the scope of the present work. The book is an excellent presentation of the law in its details.

Studies in Workmen's Insurance is Dr. Rubinow's contribution to the *Twenty-Fourth Annual Report of the United States Commissioner of Labor* on workmen's insurance and compensation systems in Europe; furthermore the book constitutes the author's dissertation for the degree of doctor of philosophy at Columbia University. This report contains undoubtedly the most valuable fund of information that is to be had for those reorganizations of the relations between employer and employed that have swept so suddenly into existence in this country.

The *Workmen's Insurance Code*, by Dr. Harris, is reprinted from "Bulletin" 96 of the United States Department of Labor; it is a translation of the German law of July 19, 1911, which is a codification of all the legislation relating to the several branches of workmen's insurance in the German Empire. Germany, as the pioneer of workmen's insurance, found it inadvisable to attempt to develop more than one form of insurance at a time, so that sickness insurance, accident insurance, invalidity insurance and old-age insurance were developed in turn and under a number of separate laws. The present law, the codification of 1911, represents, therefore, the mature embodiment of Germany's twenty-five years' experience.

A. W. WHITNEY.

Accidental Injuries to Workmen with Reference to Workmen's Compensation Act of 1906. By H. NORMAN BARNETT and CECIL E. SHAW. (New York: Rebman Company. 1911. Pp. vi, 376. \$2.50.)

This small volume is an analysis of the English Workmen's Compensation Act of 1906, with special reference to the medical problems involved. After a brief review of the scope of the act and definitions as laid down by the courts as to what constitutes an accidental injury, the authors point out the pitfalls into which the unwary may stumble. The act, for instance, takes no cognizance of the condition of the worker previous to the accident, and yet insurance companies will insure employers of a large number of working people against damages resulting from accidents to

their employees without knowing anything of the physical condition of such employees. This is a poor business policy, for an accident which to a healthy man, provided it does not involve a vital organ, is not a matter of serious moment may be the starting point of extremely serious consequences in a person who has some hereditary predisposition to disease, or who is already suffering from some disease. Employees suffering from arterial disease due to syphilis, from various rheumatic affections, from gout, Bright's disease, diseased condition of the blood vessels, from malignant disease or from alcoholism, may not have any symptoms or discomfort until some accident, trivial in itself, sets free a train of symptoms with disastrous consequences. Yet, in all such cases the accident cannot be regarded as the cause of the serious results following it. Employees, before entering employment, should therefore be examined to determine any conditions of ill health, in order that they may not receive compensation for diseases which would have developed had no accident occurred. Such employees should come under a special heading and should be paid only a portion of the compensation due to a previously healthy person. If all employees were examined, hereditary tendencies would be detected in many cases. The employer or the insurance companies would then be obliged to say whether they would take the risk of employing or insuring such persons.

The difficulties involved in the Workmen's Compensation Act relative to industrial diseases are still more numerous. There have been, thus far, few court decisions relative to the matter, and these have been contradictory. Thus, for instance, infection with the anthrax bacillus has been held to be not a necessary accompaniment of the woolcomber's trade and therefore an accident, and compensation was given. In the case of a sewer-worker, on the other hand, who was poisoned by gas, such an occurrence was judged to be a necessary accompaniment of his work, therefore not an accident, and no compensation was given. The schedule of industrial diseases in the Workmen's Compensation Act includes anthrax; lead, mercury, phosphorus and arsenical poisoning; ankylostomiasis; eczema; telegraphist's cramp; glassworker's cataract; and nystagmus. There are, however, other industrial diseases, such as actinomycosis; aniline poisoning; brassfounder's ague; caisson disease; carbon bisulphide poisoning; fibroid phthisis; and tetanus, besides many others held to be industrial diseases

within the meaning of the act, which would have to be left to the discretion of the courts.

Several chapters of the book are devoted to a brief description of the accidents which are apt to occur involving the various organs and tissues of the body.

This volume will be of interest to all persons interested in workmen's compensation for accidents and injuries, and to persons who are planning legislation similar in scope to the English Workmen's Compensation Act.

W. C. HANSON.

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Kapitalanlagen der Versicherungsanstalten in Staatspapieren.

Veröffentlichungen des Deutschen Vereins für Versicherungswissenschaft, 21. (Berlin: Ernst Siegfried Mittler und Sohn. 1911. Pp. 56.)

Grundzüge des Versicherungswesens. By ALFRED MANES. (Leipzig: B. G. Teubner. 1911. Pp. vi, 141. 1.25 m.)

Kritik des Entwurfs eines Versicherungsgesetzes für Angestellte.

Veröffentlichungen des Deutschen Vereins für Versicherungswissenschaft, 23. (Berlin: Ernst Siegfried Mittler und Sohn. 1911. Pp. 92.)

The first of these three books on insurance is an excellent discussion, by selected members of the association, on the investment of insurance funds in government securities, presenting its legal aspects, administrative difficulties, and fiscal and business effects, and also discussing the relation of insurance taxes to investment returns. From the point of view of insurance officials, government securities are frequently less to be preferred than corporate securities; and, to make a market for their securities, governments have, in some cases, taken advantage of their power of regulating insurance companies. In the United States a few states have attempted to "keep money in the state" by requiring a large percentage of the premiums collected in the state to be locally invested. European governments have also followed the policy to some extent. Buyers of insurance are, however, interested in securing good returns on their investments quite as much as in knowing that they are secure. Extensive tables are given, showing the character of the investments.

The second edition of the "Outlines of Insurance" by Manes,